

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

JOHN WILLIAM FLACH  
JENNIFER MEGAN FLACH  
Debtor(s)

Case No. 19-13239-DJB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/17/2019.
- 2) The plan was confirmed on 09/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/06/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,085.87.
- 10) Amount of unsecured claims discharged without full payment: \$232,488.64.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$47,325.14
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$47,325.14**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,140.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,987.94
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$9,127.94**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMSHER COLLECTION SERV	Unsecured	246.00	NA	NA	0.00	0.00
AR RESOURCES INC	Unsecured	1,111.00	NA	NA	0.00	0.00
BUREAU OF UC BENEFITS & ALLOW	Unsecured	1,926.51	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	NA	2,651.70	2,651.70	193.80	0.00
CAPITAL ONE	Unsecured	NA	421.22	421.22	30.79	0.00
CB LANCASTER	Unsecured	119.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Unsecured	1,280.00	NA	NA	0.00	0.00
CREDENCE RESOURCE MANA	Unsecured	939.00	NA	NA	0.00	0.00
CREDIT COLL	Unsecured	670.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERV	Unsecured	1,196.00	NA	NA	0.00	0.00
CREDIT FIRST N A	Unsecured	1,100.00	NA	NA	0.00	0.00
CREDIT ONE BANK NA	Unsecured	603.00	NA	NA	0.00	0.00
DIRECTV, LLC BY AMERICAN INFOSI	Unsecured	NA	575.55	575.55	42.06	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	NA	11,549.04	0.00	0.00
ECAST SETTLEMENT CORP	Secured	NA	18,024.04	7,687.35	4,554.18	0.00
ECMC	Unsecured	NA	33,496.31	33,496.31	857.71	0.00
FIRST PREMIER BANK	Unsecured	384.00	NA	NA	0.00	0.00
FLAGSHIP CREDIT ACCEPTANCE LLC	Secured	NA	15,195.69	8,117.57	8,117.57	0.00
FLAGSHIP CREDIT ACCEPTANCE LLC	Unsecured	NA	NA	8,470.69	619.08	0.00
IC SYSTEM	Unsecured	939.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	452.79	452.79	33.09	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	984.02	984.02	71.92	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	411.56	411.56	30.08	0.00
LVNV FUNDING	Unsecured	NA	288.84	288.84	21.11	0.00
MIDWAY RCVRY	Unsecured	785.00	NA	NA	0.00	0.00
MONTGOMERY WARD	Unsecured	122.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	28,488.00	NA	NA	0.00	0.00
PNC BANK,N.A.	Secured	NA	203,940.38	20,821.41	20,821.41	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	492.46	492.46	35.99	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	852.09	852.09	62.28	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	242.25	242.25	17.70	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	1,027.66	1,027.66	74.91	0.00
ROSS, QUINN & PLOPPERT, P.C.	Priority	NA	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	699.00	NA	NA	0.00	0.00
STELLAR RECOVERY	Unsecured	201.00	NA	NA	0.00	0.00
U.S. DEPARTMENT OF EDUCATION C	Unsecured	NA	133,340.99	133,340.99	2,613.52	0.00
U.S. DEPT OF HUD	Secured	48,834.05	NA	NA	0.00	0.00
VERIZON	Unsecured	1,127.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$20,821.41	\$20,821.41	\$0.00
Debt Secured by Vehicle	\$15,804.92	\$12,671.75	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$36,626.33</b>	<b>\$33,493.16</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$195,257.17</b>	<b>\$4,704.04</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$9,127.94</u>
Disbursements to Creditors	<u>\$38,197.20</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$47,325.14</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/15/2025

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.